COMBINED DECLARATION AND	PO OF ATTORN	FAMERICA EY FOR PATENT A	APPLICATION		P/21	ILE NO. 67-247			
As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:  ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD									
the specification of which is attached hereto, unless the following box is checked:									
9 was filed on as United States patent Application Number or PCT International patent application number and was amended on (if any).									
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.  I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.  I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:									
Prior Foreign or Provisional Application(s)									
COUNTRY	APPLICATION NUMBER		DATE OF FILING (day, month, year)			PRIORITY CLAIMED UNDER 35 U.S.C. 119			
United States	60/215,003	215,003 29 June 2		000 YF		YES X NO			
						YES NO			
I hereby claim the benefit under T of each of the claims of this application inited States Code, 1121 acknowle Regulations, 1.56 which became aver application.	itle 35. United States Consistence in the consistence in the consistence in the consistence in the film and the film in the fi	ode. '120 of any Un e prior United States e information which ig date of the prior a	ited States application application in the ma is material to patental application and the nati	(s) listed be niter provi- pility as de- onal or PC	elow and, led by the lined in Til Tinternati	insofar as the subject matter first paragraph of Jille 35, le 37, code of Federal onal filing date of this			
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)	(t		STATUS (patented, pending, abandoned)				
	-								
I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,663; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625, Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.									
SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO:  1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352									
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by time or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful talse statements may jeopardize the validity of the application or any patent issued thereon.									
FULL NAME OF SOLE OR FIRST INVENTOR THOMAS W. Poplawski	OR -	INVENTOR'S SIGNA	J. flylows	<u>)</u> :	DATE /	1-24-2001			
RESIDENCE (City and either State or Foreign Country) Huntington, New York					country of citizenship United States				
POST OFFICE ADDRESS 4 Bower Place, Huntington, New York 11743									
FULL NAME OF SECOND JOINT INVENTOR Khoon-Hong Tan	INVENTOR'S SIGNATURE			DATE	-24-2001				
RESIDENCE (City and either State or Foreign Country) Summit, New Jersey				COUNTRY OF CITIZENSHIP United States					
POST OFFICE ADDRESS 7 O'Shea Lane, Summit, New Jersey 07901									
FULL NAME OF THIRD JOINT INVENTOR		INVENTOR'S SIGNA			DATE				
RESIDENCE (City and either State or Fo		COUNTRY OF CITIZENSHIP							
POST OFFICE ADDRESS									

UNITED STATES OF AMERICA COMBINED DECLARATION AND	OF&S FILE NO.				
COUNTRY	COUNTRY ICATION NUMBER			PRIORITY CLAIMED UNDER 35 U.S.C. 119	
				YES NO	
				YES NO	
				YES NO	
				YES NO	
				YES NO	
				YES NO	
			-	YES NO	
,				YES NO	
				YES NO	
				YES NO	
				YES NO	
				YES NO	
I hereby declare that all statements to be true; and further that these stater imprisonment, or both, under Section the application or any patent issued th	made herein of my own knowledge ments were made with the knowledg 1001 of Title 18 of the United State tereon.	are true and that all statement e that willful false statements a s Code and that such willful fa	s made on i and the like lse statemen	nformation and belief are believed so made are punishable by fine or nts may jeopardize the validity of	
FULL NAME OF FOURTH JOINT INVENTO	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Fo.	COUNTRY OF CITIZENSHIP		Y OF CITIZENSHIP		
POST OFFICE ADDRESS					
FULL NAME OF FIFTH JOINT INVENTOR,	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Fo.	COUNTRY OF C		Y OF CITIZENSHIP		
POST OFFICE ADDRESS			I		
FULL NAME OF SIXTH JOINT INVENTOR	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Fo.	COUNTRY		Y OF CITIZENSHIP		
POST OFFICE ADDRESS		., .	L		
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY		INVENTOR'S SIGNATURE	-11	DATE	
RESIDENCE (City and either State or Fo.	<u>-</u>	COUNTRY	Y OF CITIZENSHIP		
POST OFFICE ADDRESS	· · · · · · · · · · · · · · · · · · ·		•		